

## THREE MORE BANKS CLOSE THEIR DOORS

Two State Institutions and  
One Savings Bank.

DISMAY SPREAD IN HARLEM

Small Business Men and Foreigners  
Alarmed.

OVER \$10,000,000 IN DEPOSITS

Cortelyou and Harriman Both Issue  
Statements—Rockefeller Loans  
Money at 6 Per Cent.

Special Dispatch to The Star.

NEW YORK, October 24.—In spite of all the assurances, public and private, of the best-known persons in the financial world and the declaration of John D. Rockefeller, speaking for the vast Standard Oil interests, that he was making deposits of cash in the trust companies, the run on the Trust Company of America and its colonial branch was continued today, and three Harlem banks closed their doors.

Two of the latter are state banks and the other a savings institution. The Hamilton Bank, a state institution, is located at 215 West 125th street, with branches at 137 Amsterdam avenue, 201 7th avenue, 412 East 18th street, 505 East Tremont avenue, and at White Plains road and East 22d street. At 9:15 o'clock the following notice was posted on the door of the main office:

"This bank is absolutely solvent. In justice to all depositors it has suspended payment until public confidence in banking institutions is restored."

E. R. Thomas was president of this institution until a few days ago, when he resigned and William T. Montgomery was elected to fill the vacancy.

The Hamilton Bank has a paid-up capital of \$250,000, surplus and profits of \$252,270; individual deposits, \$7,000,000; loans and discounts, \$4,662,940.

The news of the suspension created consternation throughout Harlem, where thousands of business men were depositors in the institution. Hundreds of women kept accounts in this bank also, and following the announcement there was a descent of depositors on the main office at first, and subsequently on the smaller branches. Small business dealers, many of them foreigners, who had trusted money to the bank were the first to become panic-stricken, and they soon flocked to the doors, sometimes threatening violence.

Takes Thirty Days' Grace.

The Twelfth Ward Bank, the other state institution, is at 147 East 125th street. It has two branches, one at 173 East 116th street and another at 1927 3d avenue. Its capital stock is \$200,000. The New Amsterdam National Bank, which cleared for the Twelfth Ward Bank yesterday gave notice that it would not clear that bank hereafter. Bankers express the opinion that the Twelfth Ward Bank has been well managed and is in a perfectly solvent condition. It is thought that the suspension of the department in closing the institution did so on account of a run upon the institution. At 10 o'clock this notice was posted on its doors: "This bank is compelled to suspend payment owing to inability to procure sufficient cash to meet current payments."

Following the announcement of the suspension of the Hamilton Bank, the Empire City Savings Bank, at 231 West 125th street, turned away depositors who wished to make withdrawals. Under its by-laws the bank can claim ninety days before paying demands. Customers who wished to draw out money today were told that the bank would take advantage of only thirty days. The savings bank depends for its currency on the Hamilton Bank. A meeting of the directors of the Empire City was held before banking hours, at which it was decided to take advantage of the clause in the bank's by-laws. Its deposits are estimated at \$3,000,000.

Statement From Cortelyou.

Secretary Cortelyou at 11 o'clock said: "Things look pretty good now. I have had word of the suspension of the two Harlem banks, but prefer to make no comment on it. I will remain here some time longer—how long I cannot say. I would have had to be in New York to-night anyway. The rumor that we are short of small bills is unfounded. We have \$10,000,000 in small denominations."

At 2:20 p.m. J. P. Morgan & Co. sent \$250,000 to the stock exchange, to be loaned on call to relieve the financial situation. The subtreasury received \$10,000,000 in cash from Washington this morning, consisting of bills of all denominations, largely lower denominations, in order to meet the demand for small bills. This permitted Secretary Cortelyou to deny reports that the supply of small bills was not sufficient to meet current needs. He says the amount received today amply meets present requirements. After a conference with Secretary Cortelyou this morning, George W. Perkins of J. P. Morgan & Co. said:

"The situation is working itself out satisfactorily. Confidence is being restored and I can say that the financial institutions of the city are perfectly solvent. Today is better than yesterday and tomorrow will be better than today."

George R. Sheldon, one of the leading bankers, said at noon:

"There is absolutely no cause for alarm. The situation may be regarded as clear and there is a decided improvement today. The banks and trust companies are perfectly solvent and will meet any demands made upon them."

Mr. Sheldon made the above statement at the close of the conference with J. Pierpont Morgan and other bankers.

Statement From Harriman.

Bankers and brokers having in charge

the placing of loans for John D. Rockefeller were instructed this morning to make all loans at the rate of 6 per cent.

The attention of E. H. Harriman was called this morning to rumors current in financial circles that important developments were pending in the Union Pacific. In the nature of a segregation of the investment assets of the Union Pacific from its transportation business.

Mr. Harriman said: "This is not the time to discuss matters not of immediate and imperative importance. The interest and attention of the investment world is and must be taken up in other and more important directions."

"I will not deny that this matter has been discussed for some time, and there is no question that the Union Pacific is in position to make a valuable distribution to its stockholders if it should prove desirable so to do at the proper time."

"You may rest assured that the whole matter will be settled on a proper basis when the time comes, but this is certainly not the time to discuss it."

More Clamor for Deposits.

About 300 depositors of the Lincoln Trust Company were waiting at the doors of that institution today when it opened for business. As the weather was cold the depositors were becoming impatient when Louis Stern, a leading dry goods merchant and a director, arrived, followed by a string of cars carrying messengers with heavy loads of gold and currency, which were carried into the bank in view of the depositors. Mr. Stern said the company would pay every depositor who wanted his money.

The United States subtreasury today put into effect Secretary Cortelyou's promise to make further deposits, amounting in all to \$25,000,000, with the New York banks. As fast as collateral was offered by the banks the subtreasury deposited United States funds with them, the supply being maintained by heavy shipments of currency from the Treasury at Washington.

Run Began Early.

The line of waiting depositors in front of the Trust Company of America, at 37 Wall street, formed at 8 o'clock last night. Nineteen persons, two of them women, spent the night in the vestibule of the building. The first man to take his stand close up against the glass door was Richard Bloxham of Brooklyn, who arrived promptly at 6 p.m. He was joined at 7 p.m. by two other men. At 10 o'clock two women arrived. After they had stood standing a while in the lobby the janitor gave them chairs downstairs, where they could at least be warm. The pair almost fainted at the suggestion of revealing their names. "Oh, no! It would be too awful to have folks know," they exclaimed.

The men who were waiting for their money had to put up with the best they could make of the lobby. At midnight two representatives from New Jersey appeared. Al G. Pritchard of Westwood and a companion from Orange. Shortly afterward the watchers closed the outer doors to make the place as comfortable as possible. Between break-downs and lunces they managed to keep awake.

At 4 o'clock in the morning two more women arrived, elderly women of the working class, who showed plainly the marks of their worry. From 6 to 8 the crowd swelled rapidly, the police giving the newcomers their places in the line as they arrived, until it stretched down Wall street to William. Most of the arrivals were men. Some of them said they were representatives of the banking houses. They watched the subtreasury for signs of the removal of the \$5,000,000 fund reported to have been put at the disposal of the trust company.

At 9:30 o'clock there were fully 400 persons in the line, which extended down Wall street to William, through William to Exchange place, and up Exchange place almost as far as Broad street. There were constant advances as time went on. There were forty policemen to keep order.

Ready for the Run.

President Thorne of the Trust Company of America arrived at his office early. He said: "We are prepared to meet a run of any size and are practically ready for all the trust companies of the city behind us."

"How much money does that represent?" Mr. Thorne was asked. "Anything from \$25,000,000 up. We have no apprehension at all as to the outcome."

At 10 o'clock the inner doors of the trust company were opened and fifty men from the line were allowed inside. The police kept the line in order, and the paying of proceeds went on as rapidly as yesterday. The crowd of the new bill was heard behind the bronze windows, where the bank clerks worked in the light of green-shaded lamps. A man would pick up his pile of yellow backs, thumb them over rapidly and tuck them away in his pocket without even counting carefully, then move away to give place to the next person. Foot by foot the line moved up on it.

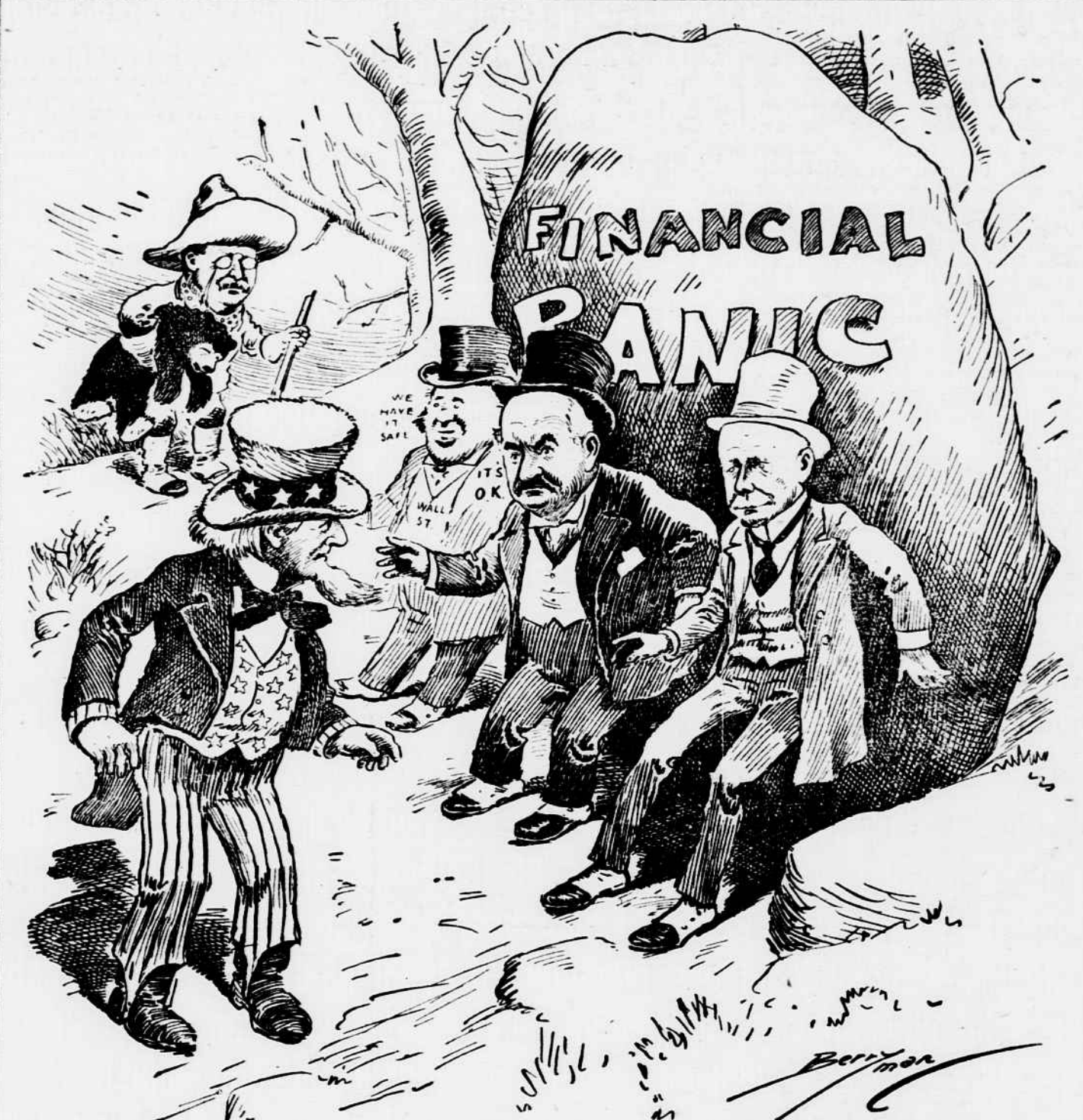
The depositors in the Colonial branch of the Trust Company of America, at Broadway and Ann streets, seemed so uneasy. The line of waiting depositors formed early here, too. At 2:10 a.m. the first man arrived, minus his overcoat, and huddled up to the revolving doorway with only a perfect to keep him warm.

The branch opened its doors promptly at 10 o'clock. Vice President James W. Tappin said that he had no announcement to make other than that the bank had decided to back the Trust Company of America. A shipment of currency came in on an early train from the Pittsburgh concern.

Runs Were General.

Just as the line started to enter the doors of the bank a carriage drove up. From it two men carrying between them a bag of gold and accompanied by a guard hurried into the building and behind the gratings. They came from the company's head office at 37 Wall street. At the same time a number of depositors came in. One, a representative of a law firm down town, made a deposit of \$1,000. These manifestations did not serve to satisfy those waiting in line.

During the morning those far back in the line tried different ruses to get close to the window. One man got into the bank under the pretense of making a deposit. He placed \$10 to his account, slipped into line and drew out \$500, the deposit he had made, and was detected just as he reached the teller. With his money almost in his hands an officer took him back to the foot of the building. Small incidents of this kind have been universal and have, with few exceptions, been met in a way that made those who drew out their money almost ashamed. There was a general



easing off in those runs today, which indicated restored confidence even among the timid.

## AT THE WHITE HOUSE CONFIDENCE RETURNS Finance and Other Subjects Discussed by President.

FINANCIAL OUTLOOK DECIDEDLY BETTER TODAY.

Special Dispatch to The Star.

NEW YORK, October 24.—For the first time since the run on the financial institutions of this city began there were lines of persons at the receiving tellers' windows of institutions that have suffered from the public misapprehension waiting to make deposits. Even the Trust Company of America, on which the run of yesterday is still in progress, had received over \$1,000,000 to be credited to accounts of its customers within an hour of its opening today. At the Lincoln Trust Company in 5th avenue, where there had been an incident run, the line of depositors, with money to add to the company's resources, extended out to the sidewalk.

The Trust Company of America's deposits, other than those made by the banks which have agreed to support it in any emergency, continued to increase throughout the morning, one large insurance company being credited with a considerable deposit just before noon.

Secretary Cortelyou said this morning that he was well satisfied with the results that have come from the government's action of depositing \$25,000,000 in the banks and the arrangements made by well-known financiers to protect the trust companies and banks. He said also that no confidence was being re-established, he did not think it necessary to remain in this city longer than today, and he would probably leave for Washington tonight.

Everybody Happy—Most.

At the meeting of the clearing house committee this morning J. P. Morgan was present for the first time in many years. He was very cheerful when he left the meeting at 11 o'clock. In answer to inquiries he declared that, in his opinion, the situation was all right, and whatever danger had existed was over.

George W. Perkins, a partner of Mr. Morgan, said in an interview this morning: "The situation is working itself out satisfactorily. Confidence is being restored and everything will turn out all right."

At the clearing house all the sheets went through early today. For the first time since the deposition of P. Augustus Heinz as president of the Mercantile National Bank that institution had a credit balance at the clearing house today. It amounted to \$124,000.

Every well-known financier who was interviewed today joined with the declaration of the trust companies that the worst is over.

Leslie M. Shaw said this morning: "The patient is still on the operating table, but we know that is going to recover. The situation is clearing up and will blow over in a day or two. The panicky feeling is dying out, and there will be plenty of money to meet emergencies."

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New York, and and is not of recent political making. He fails to consider Mr. Hearst in the same patriotic boat with other men he could name. Since he got back from the south, the President has quietly indicated how he feels, but will not take any steps that would hurt the republicans on the eve of the election.

## TAFT IN PHILIPPINES. Secretary Busy Inspecting Fortifications—Naval Base Question.

Special Cablegram to The Star.

MANILA, October 24.—After an inspection today of the naval depot at Olongapo and the dock Dewey Secretary Taft, accompanied by Rear Admiral Hemphill and Gen. Wood, Weston, Edwards, Bliss and Pershing, boarded the destroyer Chauncey and examined the coast to the Capones lighthouse, especially Silanguin bay, from which, were it unprotected, it would be possible for an enemy to operate by indirect fire, at a range of 7,000 yards, across the peninsula against the new fortifications at Subig bay. It would also offer a convenient landing place, and the enemy could occupy a 300-foot hill that commands Grande Island.

Despite the midday heat, the party climbed to the fortifications on Grande Island, finding that they reflected great credit on the army and navy engineers who had constructed them. Secretary Taft thoroughly discussed the general plans of the defense of Subig bay with Admiral Hemphill and the army officers. The majority of the army men are not in favor of a permanent defense of the cause of the immense extent and heavy cost of the necessary fortifications and the large garrison that would be required to man them. The advocates of the Cavite instead, and the experts in the two services are very strongly divided on the subject. Secretary Taft's report is expected to have a defining conclusion on the subject at Washington.

Mr. Taft said today: "I am not a professional soldier. Hence I confess that I have no opinion. But the government must quickly decide where the naval base is to be, lest it fall between two stools." Commissioner Cameron Forbes will take the Taft party to Baguio, starting tonight. They will stay there a week.

ON ROAD TO RECOVERY.

Emperor Francis Joseph Reported in the Convalescent Stage.

VIENNA, October 24.—The physicians in attendance on Emperor Francis Joseph this morning announced for the first time since his majesty had been confined to Schoenbrunn palace that the convalescent stage of his illness has begun. His sleep last night was absolutely undisturbed by coughing and the catarrhal symptoms are improving.

Preparations are going on to permit the emperor to take a walk in the gardens in the event of his improvement continuing and the weather being favorable.

FIGHT FOR BOTH CONVENTIONS

Chicago and Kansas City After the National Meetings in 1908.

Special Dispatch to The Star.

CHICAGO, Ill., October 24.—Chicago and Kansas City will fight it out for both the republican and democratic national conventions in 1908. Chicago will win only on condition that a large convention hall be provided than the Coliseum as at present arranged.

Thomas D. Knight, president of the Hamilton Club, delivered this message today to the "Old Guard" of the club. He had just returned after a consultation with Chairman New and other republican national leaders at Washington.

"Chicago must provide a hall which will comfortably seat 14,000," said Mr. Knight. "That is the foundation stone of the democrats of the national committee, and must be met by Chicago or the convention goes to Kansas City, where there is a hall seating 20,000. Already many eastern committees have pledged their support to Kansas City, which has made a startling campaign."

NO HOLY WAR IN MOROCCO.

Fight Between Rivals for Sultan and Against Foreign Invasion.

PARIS, October 24.—Muli Hadid is quoted in an interview at Morocco City, October 19, published here today, as insisting that he had not declared a holy war against foreigners, but against his brother, Sultan Abd-el-Aziz, who, he added, was aiming at the mastery of Morocco. He was delivering it over to foreigners.

Muli Hadid is alleged to have said: "If France wishes security for property in Morocco she must remain neutral." When the interview was forwarded Muli Hadid was reported to be on the point of leaving Morocco City to give battle to Abd-el-Aziz, first going to Mogador, and then to Agadir, where he would meet his brother.

Said and Magazan to gather the tribesmen together. He expected that with Chaouias he would have 20,000 to 25,000 warriors under his banner in a short time.

A special dispatch from Tangier says that Mohammed, another brother of Abd-el-Aziz, acting in conjunction with emissaries of Muli Hadid, has raised a rebellion of Pez against the government of Morocco.

TO MEET HERE DECEMBER 3.

Steamboat Owners to Support Movement for Improved Waterways.

CINCINNATI, Ohio, October 24.—The initiative in a movement of the steamboat owners for legislation affecting the inland waterways of the United States was taken in this city yesterday. It was voted to embody in a resolution two paragraphs calling for the severance of inspection laws governing the inland rivers of America from those governing the lakes and gulfs, and that the inland river transportation traffic be placed under the laws of the interstate commerce commission.

These two paragraphs will be included in letters to be sent to rivermen in all parts of the United States, who will be asked to attend a national meeting in Washington, D. C., December 3. A permanent organization of inland waterways interests will be formed.

\$100,000 COMPROMISE.

Hartford Manufacturing Company Settles for Damages.